



Tenant



Insurances



LegalforLandlords™

Lifestyle Protection

Insurance policies that support you when your circumstances change

We live in the real world. So do you.

It's nice to think that everything's under control, but a small event, a changed circumstance, could upset the balance and it could even jeopardise your home.

Think it can't happen to you? What would happen if you lost your income, if you lost your job, or fell ill and couldn't work. What are your outgoings – bills, loans and credit card payments? How long would your savings last? How long would it be before you find yourself having to make the decision between paying the fuel bill and paying your rent? Yes, there are state benefits, but they're not designed to support the lifestyle you've got used to.

Fortunately, our policies are. By ensuring your rent is covered, you can maintain a good relationship with your landlord, keep your home and preserve your credit rating.

The real world is always changing. It makes sense to be prepared.

Our Rent and Lifestyle Protection Insurance covers

- ✓ Cover up to 50-65% of monthly income
- ✓ Average policy premium is £25 a month
- ✓ Fringe benefits available such as gym membership, free coffees and cinema tickets
- ✓ Personable protection advisors to help you find the best product for you
- ✓ Added security for your Landlord and lower risk of any future payment issues
- ✓ Some agents are reducing the amount of the rent/deposit upfront if tenants have this in place

With cover from as little as £25 per month, extra peace of mind is affordable. Surely, that's worth it.

Leon and Holly's Story

Leon became an apprentice joiner straight from school. He enjoyed the work but found being part of a team didn't suit him. After a few years, he borrowed some money from his parents and set up on his own. Quality work was his speciality. He was recommended and picked up bigger projects. He invested in tools and rented a workshop. Then he met Holly, and after a while they moved in together, renting a house.

Holly was expecting their first child when Leon simply fell and twisted his ankle whilst out jogging. This proved worse than first thought as not only had Leon broken his ankle he had severely damaged the ligaments and was unable to work for nearly 6 months. Leon and Holly would have had a problem as he had no income coming in and Holly was on maternity leave. However Leon had taken out a rent and lifestyle policy when they started their tenancy and this covered not only their rent payments but also their lifestyle.

That policy got them safely across a lean time. They kept both the business and their home life safe and stable.



LegalforLandlords Ltd
632-634 Birchwood Boulevard
Fountain Court, Warrington
Cheshire, WA3 7QU

t 0844 567 4001
f 0844 567 4003
e advice@legalforlandlords.co.uk
www.legalforlandlords.co.uk